

**THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED**

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 31 October 2013,**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	369,222	Deposits	21,566,623
Interbank and money market items, net	2,275,771	Interbank and money market items, net	1,472,008
Claims on securities	-	Liabilities payable on demand	89,826
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,440,200	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 673)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	24,500
Loans to customers, net	18,788,215	Bank's liabilities under acceptances	-
Accrued interest receivables	98,169	Other liabilities	303,297
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>23,456,254</b>
Properties foreclosed, net	13,152		
Premises and equipment, net	94,504	<b>Shareholders' equity</b>	
Other assets, net	270,311	Equity portion <sup>1/</sup>	3,000,000
		Other reserves	865
		Retained Earnings	534,350
		<b>Total Shareholders' equity</b>	<b>2,464,785</b>
<b>Total Assets</b>	<b>25,921,039</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>25,921,039</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2013 (Quarterly)	341,845
(1.70 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2013 (Quarterly)	330,899
Actual provisioning for loan loss, as of 30 September 2013 (Quarterly)	537,769
Loans to related parties	510,700
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,477,641
(Capital adequacy ratio = 16.75 percents)	
Changes in assets and liabilities this quarter as of 31 October 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	228,300
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	228,300

<sup>1/</sup> Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

<sup>2/</sup> Non-Performing Loans (gross) as of 30 September 2013 (Quarterly) 595,440  
(2.93 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**Channel of capital maintenance information disclosure**

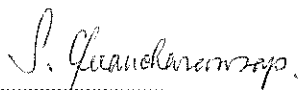
For Commercial Bank  
(under the Notification of the Bank of Thailand  
Re: Public disclosure of Capital Maintenance for Commercial Banks)

Location of disclosure www.tcrbank.com  
Date of disclosure 31 October 2013  
Information as of 30 June 2013

For Financial Group  
(under the Notification of the Bank of Thailand  
Re: Consolidated Supervision)

Location of disclosure www.tcrbank.com  
Date of disclosure 31 October 2013  
Information as of 30 June 2013

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.



(MR. SIRIWAT QUANCHAREONSAP)

Position ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP



(MR. ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR

*Paula*